

**Report No. 345**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call June 30, 2008  
(In thousands of Dollars)

Assets	81 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$324,390	\$92	\$184,562	\$509,044	
Interest-bearing balances	\$94,469	\$4,193	\$18	\$98,680	
Securities	\$1,765,770	\$1,443	\$213,912	\$1,981,125	
Federal funds sold and securities purchased/agreements to sell	\$170,027		\$232,075	\$402,102	
Loans & lease financing receivables:					
Loans & leases held for sale	\$14,943			\$14,943	
Loans & leases net of unearned income	\$8,076,966		\$2,317,768	\$10,394,734	
Less: Allowance for loan & lease losses	<u>\$94,455</u>		<u>\$35,180</u>	<u>\$129,635</u>	
Loans & leases, unearned income, allowances & reserve	\$7,982,511		\$2,282,588	\$10,265,099	
Trading Assets		\$456		\$456	
Premises & fixed assets (including capitalized leases)	\$191,904	\$719	\$12,473	\$205,096	
Other real estate owned	\$16,253			\$16,253	
Investments in unconsolidated subsidiaries & assoc. companies	\$3,322			\$3,322	
Intangible assets	\$43,043	\$9,824		\$52,867	
Goodwill	\$25,088	\$2,851		\$27,939	
Other Intangible assets	\$17,955	\$6,973		\$24,928	
Other assets	<u>\$245,834</u>	<u>\$2,326</u>	<u>\$53,333</u>	\$301,493	
<b>Total Assets</b>	<b><u>\$10,852,466</u></b>	<b><u>\$19,053</u></b>	<b><u>\$2,978,961</u></b>	<b><u>\$13,850,480</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices		\$8,851,865	\$2,211,382	\$11,063,247	
Noninterest-bearing	\$1,201,346		\$223,922	\$1,425,268	
Interest-bearing	<u>\$7,650,519</u>		<u>\$1,987,460</u>	<u>\$9,637,979</u>	
Federal funds purch & secur sold under agreements to repurchase		\$230,536	\$247,940	\$478,476	
Trading Liabilities		\$845		\$845	
Other borrowed money		\$688,608	\$266,269	\$954,877	
Subordinated notes and debentures		\$6,300		\$6,300	
Other liabilities		<u>\$103,858</u>	<u>\$42,482</u>	<u>\$146,751</u>	
<b>Total Liabilities</b>		\$9,882,012	\$2,768,073	\$12,650,496	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock		\$500		\$500	
Common Stock		\$34,281	\$2,000	\$37,043	
Surplus		\$495,815	\$42,000	\$551,430	
Retained earnings		\$446,338	\$167,978	\$618,581	
Accumulated other comprehensive income		(\$6,480)	(\$1,090)	(\$7,570)	
Other equity capital components					
<b>Total Equity Capital</b>		<u>\$970,454</u>	<u>\$210,888</u>	<u>\$1,199,984</u>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$10,852,466</u></b>	<b><u>\$19,053</u></b>	<b><u>\$2,978,961</u></b>	<b><u>\$13,850,480</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>6/30/2008</b>	<b>3/31/2008</b>	<b>12/31/2007</b>	<b>9/30/2007</b>	<b>6/30/2007</b>
<b>Total Capital/Reserves to Total Assets</b>	9.43%	9.39%	9.63%	9.77%	9.80%
<b>Total Capital to Total Deposits</b>	10.96%	10.88%	11.07%	11.31%	11.08%
<b>Total Loans to Total Assets</b>	73.78%	70.59%	72.20%	74.82%	75.04%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.17%	1.24%	1.22%	1.24%	1.31%
<b>Total Loans to Total Deposits</b>	91.25%	85.08%	87.48%	92.21%	92.11%
<b>Return on Assets (Annualized)</b>	0.95%	0.97%	0.90%	0.96%	0.92%
<b>Increase in Deposits 6-30-07 to 6-30-08</b>	11.42%				
<b>Increase in Loans 6-30-07 to 6-30-08</b>	10.38%				
<b>Increase in Total Assets 6-30-07 to 6-30-08</b>	12.40%				